Information to identify the case:				
Debtor 1	Edwin Alarcon	Social Security number or ITIN	xxx-xx-4948	
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	EIN		
	Martha A. Alarcon	Social Security number or ITIN	xxx-xx-5697	
	First Name Middle Name Last Name	EIN		
United States Bankruptcy Court District of New Jersey				
Case number:	16-26963-SLM			

Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Edwin Alarcon Martha A. Alarcon

6/19/20 By the court: Stacey L. Meisel

United States Bankruptcy Judge

## **Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. §
   1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

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Certificate of Notice Page 3 of 6
United States Bankruptcy Court
District of New Jersey

In re: Edwin Alarcon Martha A. Alarcon Debtors

Case No. 16-26963-SLM Chapter 13

# **CERTIFICATE OF NOTICE**

District/off: 0312-2 User: admin Page 1 of 4 Date Rcvd: Jun 19, 2020 Form ID: 3180W Total Noticed: 86

Notice by first along mail was cont to the following courses/outities by the Dankowston Noticina Contact on				
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.				
db/jdb	+Edwin Alarcon, Martha A. Alarcon, 88 Arthur Street, Clifton, NJ 07011-1420			
cr	+PHH MORTGAGE CORPORATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,			
516374686	Mt. Laurel, NJ 08054-3437 +AmeriHealth, PO Box 1788, Newark, NJ 07101-1788			
516374687	+AmeriHealth, PO Box 59480, Philadelphia, PA 19102-9480			
516596906	+Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284			
516374714	+C.Tech Collections Inc, PO Box 402, MT. Sinal, NY 11766-0402			
516374724	+CITIBANK SEARS, CITICORP CREDIT SRVS/CENTRALIZED BANKRUP, PO BOX 790040, SAINT LOUIS, MO 63179-0040			
516374725	+CITIBANK/BEST BUY, CENTRALIZED BANKRUPTCY/CITICORP CREDIT S, PO BOX 790040,			
	ST LOUIS, MO 63179-0040			
516374728	+Clifton Eye Care, P.O Box 2247, Clifton, NJ 07015-2247			
516374729	+Clifton Medical Imaging PA, 27168 Network Place, Chicago, IL 60673-1271 +DITECH, PO BOX 6172, RAPID CITY, SD 57709-6172			
516374738 516374739	+DITECH, PO BOX 6172, RAPID CITY, SD 57709-6172 ++++DITECH FINANCIAL LLC, 332 MINNESOTA ST STE E610, SAINT PAUL MN 55101-1311			
310371733	(address filed with court: DITECH FINANCIAL LLC, 332 MINNESOTA ST STE 610,			
	SAINT PAUL, MN 55101)			
516374734	+Diagnostic Radiology Associates, 1339 Broad Street, Clifton, NJ 07013-4219			
516597970	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154			
516374740	+Dr. Souheil Saba , MD, 1300 Main Avenue, Suite 2A, Clifton, NJ 07011-2266			
516374742	+FMA Alliance, Ltd., PO Box 2409, Houston, TX 77252-2409			
516374745	+Garden State Healthcare Assoc. LLC, P.O. Box 20503, Newark, NJ 07101-5503			
516374746 516374747	+Gastroenterology Associates of NJ, PO Box 51074, Newark, NJ 07101-5174 +Hoboken University Medical Center, 308 Willow Ave., Hoboken, NJ 07030-3808			
516374747	+Hoboken University Medical Center, 308 Willow Ave., Hoboken, No 07030-3808 +Howard Schachter Esq., 3490 U.S Route 1, Suite 6, Princeton, NJ 08540-5920			
516374749	+Imaging Subspecialists of North Jersey,, PO Box 3607, Evansville, IN 47735-3607			
516374750	+Kazimierz M. Szczech, MD, 1033 Clifton Ave, Suite 210, Clifton, NJ 07013-3525			
516374755	+Lab Corporation Of America, PO Box 2240, Burlington, NC 27216-2240			
518195662 518195663	+LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262 +LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452, LoanCare, LLC,			
	3637 Sentara Way, Virginia Beach, VA 23452-4262			
516374757	#+MCS Claim Services, Inc., 123 Frost Street, Suite 150, Westbury, NY 11590-5027			
516374760	+MORTGAGE SERVICE CENTE, ATTN: BANKRUPTCY DEPT, PO BOX 5452, MT LAUREL, NJ 08054-5452 +Macys, PO Box 78008, Phoenix, AZ 85062-8008			
516374756 516374759	+Medical Laboratory & Pathology, P.O Box 835, Clifton, NJ 07015-0835			
516374761	+NAPA OF NEW JERSEY, 1770 New Durham Road, South Plainfield, NJ 07080-2328			
516407176	+Napa of New Jersey, C-Tech Collections, Inc., 5505 Nesconset Hwy, Mt Sinai, NY 11766-2037			
516374762	+New Jersey Imaging Network, LLC, 27695 Network Place, Chicago, IL 60673-1276			
516374764 516374765	+North American Partners, In Anesthesia NJ, LLC, P.O Box 49, Glen Head, NY 11545-0049 +Oscar Insurance Corporation, P.O Box 278, New York, NY 10013-0278			
516374766	+R&R Recovery, Inc., P.O Box 21575, Baltimore, MD 21282-1575			
516374769	+RAYMORE & FLANIGAN, ATTN: LEGAL DEPT, 7248 MORGAN RD, LIVERPOOL, NY 13090-4535			
516374767	+Ramapo Valley Anesthesia Assoc LLC, P.O. Box 28053, New York, NY 10087-8053			
516374768 516374770	Ramapo Valley Anesthesiologists, PC, 100 Route 59, Suite 105, Suffern, NY 10901-4927 +Rickart Collection Systems, Inc., 575 Milltown Road, PO Box 7242,			
310371770	North Brunswick, NJ 08902-7242			
516374772	+St Joseph's Regional Medical Center, PO Box 36284, Newark, NJ 07188-6206			
516374775	+St. Josephs Emergency Physicians, P.O Box 11144, Belfast, ME 04915-4002			
516374776 516374777	+St. Marys Hospital, 350 Boulevard, Passaic, NJ 07055-2840 +St.Josephs Regional Medical Center, P.O Box 32025, New York, NY 10087-2025			
516374797	Teamsters Welfare Fund of Northern NJ, Local 723, P.O Box 090717, Staten Island, NY 10309			
516374807	+VISA DEPT STORE NATIONAL BANK, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040-8053			
Notice by	electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.			
smq	E-mail/Text: usanj.njbankr@usdoj.gov Jun 20 2020 02:20:12 U.S. Attorney, 970 Broad St.,			
J	Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534			
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 20 2020 02:20:09 United States Trustee,			
	Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235			
516374682	EDI: HNDA.COM Jun 20 2020 05:18:00 AMERICAN HONDA FINANCE, PO BOX 168088,			
	IRVING, TX 75016			
516374683	E-mail/Text: ebn@americollect.com Jun 20 2020 02:20:29 AMERICOLLECT INC, PO BOX 1566,			
51627/700	MANITOWOC, WI 54221 +EDI: AMEREXPR.COM Jun 20 2020 05:18:00 AMEX, CORRESPONDENCE, PO BOX 981540,			
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516374710	PO Box 248838, Oklahoma City, OK 73124-8838 +EDI: BANKAMER.COM Jun 20 2020 05:18:00 BANK OF AMERICA, NC4-105-03-14, PO BOX 26012,			
2102/110	GREENSBORO, NC 27420-6012			

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District/off: 0312-2 User: admin Page 2 of 4 Date Royd: Jun 19, 2020 Form ID: 3180W Total Noticed: 86

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
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                                                                                                           155 N PLANK RD,
                  NEWBURGH, NY 12550-1748
                 +E-mail/Text: bankruptcynotices@cbecompanies.com Jun 20 2020 02:20:46
                                                                                                    CBE Group,
516374716
                 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
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                ++AMERICAN HONDA FINANCE,
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                                                                   IRVING TX 75016-8088
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++AMERICOLLECT INC, PO BOX 2080, MANITOWOC WI 54221-2080
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516374685*
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516374708\*

+AMEX,

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                +Clifton Medical Imaging PA,
                                                 27168 Network Place,
                                                                          Chicago, IL 60673-1271
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516374736*
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516374737*
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                                                                              NEW ALBANY, OH 43054-3025
               ++FORD MOTOR CREDIT COMPANY,
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                                                P O BOX 62180,
516374744*
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516374720*
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                                                                                       PO BOX 15298,
                  WILMINGTON, DE 19850)
                +Kazimierz M. Szczech, MD,
                                               1033 Clifton Ave.
                                                                    Suite 210,
516374751*
                                                                                  Clifton, NJ 07013-3525
                +Kazimierz M. Szczech, MD, 1033 Clifton Ave, Suite 210, Clifton, NJ 07013-31
+Kazimierz M. Szczech, MD, 1033 Clifton Ave, Suite 210, Clifton, NJ 07013-31
+MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
+New Jersey Imaging Network, LLC, 27695 Network Place, Chicago, IL 60673-1276
                                                                                  Clifton, NJ 07013-3525
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                +Rickart Collection Systems, Inc.,
                                                      575 Milltown Road,
                                                                             PO Box 7242,
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                                               PO BOX 965064, ORLANDO, FL 32000 C
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516374773*
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516374774*
                                                           PO Box 36284,
                                                                            Newark, NJ 07188-6206
                                                               MAILSTOP BT PO BOX 9475,
516374791*
                +TARGET, C/O FINANCIAL & RETAIL SERVICES,
                  MINNEAPOLIS, MN 55440-9475
516374793*
               ++TD BANKNORTH NA,
                                     70 GRAY ROAD,
                                                      FALMOUTH ME 04105-2299
                (address filed with court: TD BANK N.A., 32 CHESTNUT ST,
                                                                                  LEWISTON, ME 04240)
516374794*
               ++TD BANKNORTH NA,
                                     70 GRAY ROAD,
                                                     FALMOUTH ME 04105-2299
                (address filed with court: TD BANK N.A., 32 CHESTNUT ST,
                                                                                  LEWISTON, ME 04240)
                                     70 GRAY ROAD,
                                                      FALMOUTH ME 04105-2299
516374795*
               ++TD BANKNORTH NA,
                (address filed with court: TD BANK N.A., 32 CHESTNUT ST,
                                                                                  LEWISTON, ME 04240)
                                     70 GRAY ROAD,
516374796*
               ++TD BANKNORTH NA,
                                                      FALMOUTH ME 04105-2299
                (address filed with court: Td Bank N.a., 32 Chestnut St,
                                                                                  Lewiston, ME 04240)
                                                            Local 723,
Local 723,
                                                                           P.O Box 090717,
516374798*
                 Teamsters Welfare Fund of Northern NJ,
                                                                                             Staten Island, NY 10309
                 Teamsters Welfare Fund of Northern NJ,
                                                                           P.O Box 090717,
516374799*
                                                                                              Staten Island, NY 10309
516374800*
                 Teamsters Welfare Fund of Northern NJ,
                                                             Local 723,
                                                                           P.O Box 090717,
                                                                                              Staten Island, NY 10309
516374801*
                 Teamsters Welfare Fund of Northern NJ,
                                                             Local 723,
                                                                           P.O Box 090717,
                                                                                              Staten Island, NY 10309
                                                             Local 723,
516374802*
                 Teamsters Welfare Fund of Northern NJ,
                                                                           P.O Box 090717,
                                                                                              Staten Island, NY 10309
516374805*
                +VERIZON.
                           500 TECHNOLOGY DR,
                                                  SUITE 500, WELDON SPRING, MO 63304-2225
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District/off: 0312-2 User: admin Page 4 of 4 Date Royd: Jun 19, 2020

Form ID: 3180W Total Noticed: 86

##+Medical Lab & Pathology Consut, P.O Box 835, Clifton, NJ 07015-0835 516374758

TOTALS: 1, \* 57, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 21, 2020 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)

system on June 19, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Francis T. Tarlecki on behalf of Creditor LoanCare, LLC Njecfmail@mwc-law.com,

ftarlecki.kashlaw@gmail.com

John R. Morton, Jr. on behalf of Creditor American Honda Finance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com

Lauren Moyer on behalf of Creditor

LoanCare, LLC lmoyer@mwc-law.com,

ni-ecfmail@ecf.courtdrive.com

Marie-Ann Greenberg magecf@magtrustee.com

on behalf of Creditor PHH MORTGAGE CORPORATION nj.bkecf@fedphe.com Nicholas V. Rogers

Russell L. Low on behalf of Debtor Edwin Alarcon ecf@lowbankruptcy.com,

ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Russell L. Low on behalf of Joint Debtor Martha A. Alarcon ecf@lowbankruptcy.com,

ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 9